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HEALTH AND DENTAL BENEFITS - WHAT’S NEW

Enrollment and Change 2016



Enrollment and Change will be held:
October 5, 2015 – November 23, 2015



Active Enrollment – Your Action is REQUIRED

For most state employees (including contract covered employees), the 2016 enrollment and change period will be an **ACTIVE ENROLLMENT** for health, dental, and flexible spending accounts. Active Enrollment means your plan elections will not roll forward from 2015 to 2016.

Active Enrollment Key Notes:



- You must logon to IowaBenefits to choose your health and dental coverage during the October 5-November 23 enrollment and change period.
- 2015 health and dental insurance coverage will not carry-over to 2016 – YOU MUST REENROLL.
- To participate in the Health Flexible Spending Account [FSA] and/or the Dependent Care FSA, employees must enroll each year through IowaBenefits

Executive branch non-contract and SPOC-covered employees can elect to opt-out of a state-sponsored health insurance plans to receive \$125 monthly, they must elect the opt-out option in IowaBenefits and return a completed election form to DAS-HRE during the 2016 enrollment and change period.

State Police Officers Council changes to dental election

In previous contracts, SPOC-covered employees made one election for health and dental insurance together. The new contract separated the health and dental insurance election.

Beginning with the 2016 enrollment and change period, SPOC-covered employees will be required to make:

- A Health insurance election and
- A Dental insurance election

UPCOMING HEALTH INSURANCE CHANGES IN 2016

Out-of-pocket maximum: a benefit providing financial protection

A very important component of your state's health insurance plan is the out-of-pocket maximum. The out-of-pocket maximum places an annual cap on the cost you pay for deductibles, coinsurance, and copayments.

The out-of-pocket maximum includes:	The out-of-pocket maximum does not include:
Deductibles	Premiums
Coinsurance	Services not covered in the state's plan
Copayments	

Let's look at an example ...

- Jane is an AFSCME-covered employee and has Blue Access, single coverage with a \$750 annual out-of-pocket maximum.
- Jane has an office visit with her health care provider. Jane has an office visit copay of **\$10**.
- Based on the office visit, Jane's health care provider recommends outpatient surgery. The surgery is minor and the total bill for the service is \$1,250. Jane's Blue Access plan has a 10 percent coinsurance so her portion of the bill is **\$125** ($\$1,250 * 10\% = \125).
- Jane goes to an urgent care center as a result of an accident. The total bill for the urgent care center visit is \$750. The Blue Access plan has a 10 percent coinsurance so her portion of the bill is **\$75** ($\$750 * 10\% = \75).
- Jane goes into the hospital. The hospital bill is \$10,000. Hospitalization under the Blue Access plan is 10 percent coinsurance or **\$1000** ($\$10,000 * 10\% = \1000). However, Jane has already paid \$210 ($\$10 + \$125 + \$75 = \210) toward her out-of-pocket maximum so her responsibility is only \$540 ($\$750 - \$210 = \540) because her annual out-of-pocket maximum cap has been reached for the year.

Jane reached her out-of-pocket maximum of \$750 with the following:

\$10 office copay
\$125 outpatient surgery coinsurance
\$75 Urgent Care Center visit
\$540 hospital coinsurance (\$1,000 Capped by the annual \$750 out-of-pocket maximum)
\$750

The example above shows how the out-of-pocket maximum protects you from large medical bills.

Preventive care benefits

Because all State of Iowa health plans comply with the provisions of the Affordable Care Act (ACA) beginning in 2016, the plans must offer preventive care benefits with no cost-sharing requirements (no deductible, no copayment, no coinsurance). Restrictions on this limit the no cost aspect to the service being from a network provider, and the service needing to be included in the plan.

What services are included?

The list of available no cost-sharing preventive services is lengthy. Please visit HealthCare.gov (<https://www.healthcare.gov/preventive-care-benefits/>) to view the list.

Clarification of the double spouse family contract



The May edition of *Benefit News* described the change in the Double Spouse Family Contract for **AFSCME-covered employees** beginning in 2016. Since publication, there has been a clarification of the Double Spouse Family Contract for AFSCME-covered employees.

Beginning in 2016, the contract holder will contribute the **total of \$20** per month for health insurance. Your portion of the health insurance premium is deducted 24 times a year (the 1st and 2nd paycheck each month.) The first deduction for 2016 will be the pay warrant issued December 24, 2015. The contributing spouse will not contribute towards the coverage.

AFSCME-Covered Employees	State Contribution	Employee Contribution
Contract Holder	One-half of the total monthly premium minus \$20	\$20 per month
Contributing Spouse	One-half of the total monthly premium	\$0 per month

You will have an opportunity to change the contract holder during the 2016 enrollment and change period from October 5 – November 23, 2015 by contacting your human resources associate before making any changes to your double spouse family contract.

HEALTHY OPPORTUNITIES

2016 Healthy Opportunities Wellness Campaign is underway

The 2016 Healthy Opportunities Wellness Campaign is underway! The program seeks to promote and support health awareness, individual responsibility for a healthy lifestyle, decreased risk of disease and enhanced quality of life.

State of Iowa employees eligible to participate in the 2016 Healthy Opportunities Wellness Program are executive branch non contract employees and SPOC-covered employees.

Information about the campaign has been sent to eligible employees and is available at the DAS 2016 Healthy Opportunities Campaign website <https://das.iowa.gov/human-resources/healthy-opportunities/healthy-opportunities-campaign-2016>

Eligible employees should mark their calendars for these upcoming dates.

Biometric Screening Options	Time Frame
Participating Hy-Vee *	August 1 – September 5, 2015
Onsite Location *	August 11 – September 9, 2015
Health Assessment	October 1 – October 23, 2015

*There is no cost to you for these screening options.

RETIREMENT INVESTORS' CLUB (RIC)

The Retirement Investors' Club (RIC) is the State of Iowa's supplemental retirement savings benefit, designed to help you save for future income needs. Participants contribute through automatic payroll deduction and the State makes matching contributions. You are fully vested from day one. A program overview presentation is available at https://das.iowa.gov/RIC/SOI/program_education.

Find out more about this great benefit on the DAS/RIC website at <https://das.iowa.gov/RIC>.



2016 investment provider update

During the 2015 competitive bid process, four investment firms submitted timely proposals to offer investments and services to RIC participants beginning January 2016. A notice of intent to award has been issued to:

- **Horace Mann**
- **MassMutual**
- **VALIC**
- **Voya**

RIC and the providers will provide new product information soon.

Participant assets invested with TIAA-CREF may remain invested in the current product but no future contributions will be sent to TIAA-CREF after December 31, 2015. Employees who currently contribute to a TIAA-CREF 457 account and wish to continue contributions to RIC in January 2016 will need to start an account with one of the providers providing service to the RIC in the 2016 calendar year.

IPERS service purchase change reminder

2015 is the last year for eligible employees to purchase IPERS service credits at any time while working (or in retirement). Beginning January 1, 2016, the option to purchase IPERS credits will only be allowed after you file your IPERS application to begin IPERS retirement benefits. See [IPERS Service Purchase Rules Changing Soon](#) for more information.

BENEFIT EDUCATION

Upcoming presentations



Employee benefits can be confusing. Benefit education is a service provided by DAS benefit staff. Learn to make the best use of your benefits by taking advantage of benefit education opportunities.

A listing of upcoming benefit education and healthy opportunities presentations can be found at the **DAS Benefit Education** website (<https://das.iowa.gov/event-calendar-date>).

All presentations are webcasts, unless otherwise noted. You attend a real-time presentation online through a computer at your work site or your home. You are able to view slides, supporting documents, and websites, and you can ask questions and receive answers. There is no cost to participate.